

United States Bankruptcy Court
Eastern District of Wisconsin

In re:
Jessica Rose Garbade
Debtor

Case No. 24-25919-kmp
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0757-2
Date Rcvd: Nov 12, 2024

User: adkt
Form ID: 309A

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2024:

Recip ID	Recipient Name and Address
12258628	+ Capitol One c/o Messerli & Krammer PA, 3033 Campus Dr suite 250, Plymouth, MN 55441-2651
12258631	+ Glacier Hills CU, 2150 Main St., West Bend, WI 53095-5769
12254215	+ Jessica Garbade, W246N6523 Pewaukee Rd, Sussex, WI 53089-2623

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
db	+ Email/PDF: jessicargarbade@gmail.com	Nov 13 2024 03:02:00	Jessica Rose Garbade, PO Box 444, Sussex, WI 53089-0444
tr	+ EDI: BTWHITTEN	Nov 13 2024 07:55:00	Titania D. Whitten, Whitten Law Offices, 10425 W. North Avenue, Suite 350, Wauwatosa, WI 53226-2416
smg	EDI: WISCDEPREV.COM	Nov 13 2024 07:55:00	Wisconsin Department Of Revenue, Special Procedures Unit, P.O. Box 8901, Madison, WI 53708-8901
ust	+ Email/Text: ustpreion11.mi.ecf@usdoj.gov	Nov 13 2024 03:03:00	Office of the U. S. Trustee, 517 East Wisconsin Ave., Room 430, Milwaukee, WI 53202-4510
12258629	+ Email/PDF: AffirmBKNotifications@resurgent.com	Nov 13 2024 03:08:25	Affirm Inc, 650 California St, San Francisco, CA 94108-2716
12258634	+ EDI: CAPITALONE.COM	Nov 13 2024 07:55:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
12258625	+ EDI: CAPITALONE.COM	Nov 13 2024 07:55:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
12258630	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2024 03:08:39	LVNV Funding LLC, 55 Beattie Pl, Greenville, SC 29601-2165
12258632	Email/Text: ml-ebn@missionlane.com	Nov 13 2024 03:02:00	Mission Lane Tab, PO Box 105286, Atlanta, GA 30348
12258627	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 13 2024 03:08:37	Open Sky Capital Bank, PO Box 9224, Old Bethpage, NY 11804-9224
12258633	+ Email/Text: Bankruptcy-Notifications@we-energies.com	Nov 13 2024 03:02:00	Wisconsin Electric Power Company, PO BOX 2046, Bankruptcy Department A130, Milwaukee, WI 53201-2046

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12258635	*+	Capital One, PO BOX 71083, Charlotte, NC 28272-1083

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2024 at the address(es) listed below:

Name	Email Address
Office of the U. S. Trustee	ustpregion11.mi.ecf@usdoj.gov
Titania D. Whitten	trustee@whittenlawoffices.com WI50@ecfcbis.com

TOTAL: 2

Debtor 1:		Jessica Rose Garbade		Social Security number or ITIN: xxx-xx-2628	
		First Name	Middle Name	Last Name	EIN: --
Debtor 2:				Social Security number or ITIN: --	
(Spouse, if filing)		First Name	Middle Name	Last Name	EIN: --
United States Bankruptcy Court:		Eastern District of Wisconsin			Date case filed for chapter: 7 11/4/24
Case number:		24-25919-kmp			

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About Debtor 1:		About Debtor 2:
1. Debtor's full name	Jessica Rose Garbade	
2. All other names used in the last 8 years		
3. Address	PO Box 444 Sussex, WI 53089	
4. Debtor's attorney Name and address	None	
5. Meeting of creditors	December 10, 2024 at 01:30 PM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 704 768 1199, and Passcode 3426794873, OR call 1 (414) 214-0171
		For additional meeting information go to www.justice.gov/ust/moc

6. Bankruptcy trustee Name and address	Titania D. Whitten Whitten Law Offices 10425 W. North Avenue Suite 350 Wauwatosa, WI 53226	Contact phone 414-431-0007
7. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Room 126, U.S. Courthouse 517 East Wisconsin Avenue Milwaukee, WI 53202-4581	Office Hours: <u>Monday through Friday, 8:30 A.M. until 4:30 P.M., except legal holidays.</u> Contact phone (414) 297-3291 Date: 11/12/24
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 2/10/25</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	